

Information to identify the case:

Debtor 1 **Theodore L. Phenix**
 First Name Middle Name Last Name
 Debtor 2 **Quincie V. Phenix**
 (Spouse, if filing) First Name Middle Name Last Name
 United States Bankruptcy Court **Northern District of Texas**
 Case number: **17-30406-bjh13**

Social Security number or ITIN **xxx-xx-4932**
 EIN **-----**
 Social Security number or ITIN **xxx-xx-0272**
 EIN **-----**
 Date case filed for chapter **13 2/3/17**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Theodore L. Phenix	Quincie V. Phenix
2. All other names used in the last 8 years		
3. Address	101 Autumn Trail Red Oak, TX 75154	101 Autumn Trail Red Oak, TX 75154
4. Debtor's attorney Name and address	Gwendolyn E. Hunt 2010 N. Hampton Rd. Ste. 400 Desoto, TX 75115	Contact phone: (214)330-4465 Email: gehbkyatty@gehunt.com
5. Bankruptcy trustee Name and address	Thomas Powers 125 E. John Carpenter Fwy., Suite 1100 Irving, TX 75062-2288	Contact phone: 214-855-9200 Email: cmecf@dallasch13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	1100 Commerce Street Room 1254 Dallas, TX 75242	Office Hours: Mon.-Fri. 8:30-4:30 Contact Phone 214-753-2000

For more information, see page 2

7. Meeting of creditors	March 16, 2017 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 125 E. John Carpenter Freeway, Suite 1100, Irving, TX 75062
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: _____
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/14/17
Deadline for governmental units to file a proof of claim:		
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

United States Bankruptcy Court
Northern District of Texas

In re:
Theodore L. Phenix
Quincie V. Phenix
Debtors

Case No. 17-30406-bjh
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0539-3

User: pbibbs
Form ID: 309I

Page 1 of 1
Total Noticed: 16

Date Rcvd: Feb 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2017.

db/jdb +Theodore L. Phenix, Quincie V. Phenix, 101 Autumn Trail, Red Oak, TX 75154-4712
tr Thomas Powers, 125 E. John Carpenter Frwy., Suite 1100, Irving, TX 75062-2288
17509079 +Citibank-The Home Depot, Citicorp Cr Svrs-Centralized Bankruptcy, PO Box 790040, S Louis, MO 63179-0040
17509083 +Esa Coll, Po Box 788, Winnsboro, TX 75494-0788
17509086 +Mnet Fin Inc, 95 Argonaut, Aliso Viejo, CA 92656-4133
17509087 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: gehbkyatty@gehunt.com Feb 06 2017 23:33:13 Gwendolyn E. Hunt,
2010 N. Hampton Rd. Ste. 400, Desoto, TX 75115
17509077 +EDI: CAPITALONE.COM Feb 06 2017 23:18:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
17509078 +EDI: CHASE.COM Feb 06 2017 23:18:00 Chase Card, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850-5298
17509080 +EDI: WFNNB.COM Feb 06 2017 23:18:00 Comenity Bank-Catherines, PO Box 182125, Columbus, OH 43218-2125
17509081 +E-mail/Text: defaultspecialty.us@bbva.com Feb 06 2017 23:34:04 Compass Bank,
15 20th St S Fl 9, Birmingham, AL 35233-2011
17509082 +EDI: RCSFNBMARIN.COM Feb 06 2017 23:18:00 Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873
17509084 E-mail/Text: bankruptcynotice@franklincredit.com Feb 06 2017 23:33:45 Franklin Credit Management Corp., 101 Hudson Street, No. 25th FL, Jersey City, NJ 07302
17509085 +EDI: IIC9.COM Feb 06 2017 23:18:00 IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
17509088 +Fax: 407-737-5634 Feb 07 2017 00:00:57 Ocwen Loan Servicing Llc, Attn: Research Dept,
1661 Worthintong Rd Ste 100, West Palm Beach, FL 33409-6493
17509089 +EDI: RMSC.COM Feb 06 2017 23:18:00 Synchrony Bank-Care Credit, PO Box 965064, Orlando, FL 32896-5064

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Gwendolyn E. Hunt on behalf of Joint Debtor Quincie V. Phenix gehbkyatty@gehunt.com,
courts@gehunt.com;igotnotices@gehunt.com
Gwendolyn E. Hunt on behalf of Debtor Theodore L. Phenix gehbkyatty@gehunt.com,
courts@gehunt.com;igotnotices@gehunt.com
Thomas Powers cmecl@dalasch13.com
United States Trustee ustpregion06.da.ecf@usdoj.gov

TOTAL: 4